

**CODORUS VALLEY BANCORP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1142475	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$888	\$955	7.5%		
Loans	\$649	\$647	-0.2%		
Construction & development	\$98	\$83	-15.8%		
Closed-end 1-4 family residential	\$100	\$103	3.0%		
Home equity	\$52	\$58	11.8%		
Credit card	\$0	\$0			
Other consumer	\$8	\$8	3.5%		
Commercial & Industrial	\$47	\$44	-6.9%		
Commercial real estate	\$276	\$284	2.7%		
Unused commitments	\$170	\$188	10.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$84	\$110	31.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$90	\$112	24.8%		
Cash & balances due	\$23	\$40	73.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$12	\$22	81.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$22	69.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$811	\$871	7.4%		
Deposits	\$724	\$807	11.5%		
Total other borrowings	\$82	\$58	-29.0%		
FHLB advances	\$74	\$51	-30.2%		
Equity					
Equity capital at quarter end	\$78	\$84	7.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.5%	--		
Tier 1 risk based capital ratio	11.3%	12.1%	--		
Total risk based capital ratio	12.3%	13.3%	--		
Return on equity <sup>1</sup>	6.3%	5.7%	--		
Return on assets <sup>1</sup>	0.6%	0.5%	--		
Net interest margin <sup>1</sup>	3.4%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	28.0%	40.7%	--		
Loss provision to net charge-offs (qtr)	215.8%	1928.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.7%	7.5%	0.3%	0.0%	--
Closed-end 1-4 family residential	0.5%	2.9%	0.0%	0.0%	--
Home equity	0.3%	0.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.5%	0.0%	--
Commercial & Industrial	0.2%	0.0%	0.5%	0.1%	--
Commercial real estate	3.4%	3.1%	0.0%	0.0%	--
Total loans	3.9%	2.9%	0.1%	0.0%	--